UNITED STATES BANKRUPTCY COURT DISTRICT OF RHODE ISLAND

In re:		Chapter 13
		Case No. 10-13531
Anna M. Perretta Michele Peretta, Sr.		Honorable Arthur N. Votolato
Debtors		
	/	

RESPONSE OF ACQURA LOAN SERVICES TO SHOW CAUSE ORDER DATED, DECEMBER 1, 2010

Acqura Loan Services as servicing agent for American Residential Equities, LIX, LLC (hereinafter ALS), a secured creditor in the above captioned Chapter 13 case, hereby files this response to the Court's Order, dated December 1, 2010, to show cause why loss mitigation should not be terminated. As reasons therefore, ALS states that the Debtor forwarded the completed loss mitigation application to ALS on Saturday, November 27, 2010. ALS received the completed application on Monday, November 29, 2010. The response to status report was due on December 1, 2010. ALS was unable to review the application and file a status report prior to the December 1, 2010 deadline. As of this date, the application has been reviewed and the Debtor was denied for a loan modification. Accordingly, ALS has filed a Motion to Terminate Loss Mitigation.

Acqura Loan Services By its attorneys,

Date: December 8, 2010

/s/ Teresa C. Scibelli Teresa C. Scibelli, Esq. RI# 8296 Orlans Moran PLLC P.O. Box 962169 Boston, MA 02196 Phone: (617) 502-4100

Fax: (617) 502-4101

Email: bankruptcy@orlansmoran.com

File Number: 611.0016